

UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA

PAUL SAPAN, individually and on  
behalf of all others similarly situated,

Plaintiff,

v.

CROSSCOUNTRY MORTGAGE,  
LLC,

Defendant.

Case No. 8:24-cv-01064-JWH-DFM

STIPULATED  
PROTECTIVE ORDER

1. PURPOSES AND LIMITATIONS

Disclosure and discovery activity in this action are likely to involve production of confidential, proprietary, or private information for which special protection from public disclosure and from use for any purpose other than prosecuting this litigation may be warranted. Accordingly, the parties hereby stipulate to and petition the court to enter the following Stipulated Protective Order. The parties acknowledge that this Order does not confer blanket protections on all disclosures or responses to discovery and that the protection it affords from public disclosure and use extends only to the limited information or items that are entitled to confidential treatment under the applicable legal principles. The parties further acknowledge, as set forth in Section 12.3, below, that this Stipulated Protective Order does not entitle them to file confidential information under seal; Civil Local Rule 79-5 sets forth the procedures that must be followed and the standards that will be applied when a party seeks permission from the court to file material under seal.

2. DEFINITIONS

2.1 Challenging Party: a Party or Non-Party that challenges the designation of information or items under this Order.

1           2.2    “CONFIDENTIAL” Information or Items: information (regardless of  
2 how it is generated, stored or maintained) or tangible things that qualify for protection  
3 under Federal Rule of Civil Procedure 26(c).

4           2.3    Counsel (without qualifier): Outside Counsel of Record and House  
5 Counsel (as well as their support staff).

6           2.4    Designating Party: a Party or Non-Party that designates information or  
7 items that it produces in disclosures or in responses to discovery as  
8 “CONFIDENTIAL.”

9           2.5    Disclosure or Discovery Material: all items or information, regardless of  
10 the medium or manner in which it is generated, stored, or maintained (including,  
11 among other things, testimony, transcripts, and tangible things), that are produced or  
12 generated in disclosures or responses to discovery in this matter.

13          2.6    Expert: a person with specialized knowledge or experience in a matter  
14 pertinent to the litigation who has been retained by a Party or its counsel to serve as  
15 an expert witness or as a consultant in this action.

16          2.7    House Counsel: attorneys who are employees of a party to this action.  
17 House Counsel does not include Outside Counsel of Record or any other outside  
18 counsel.

19          2.8    Non-Party: any natural person, partnership, corporation, association, or  
20 other legal entity not named as a Party to this action.

21          2.9    Outside Counsel of Record: attorneys who are not employees of a party  
22 to this action but are retained to represent or advise a party to this action and have  
23 appeared in this action on behalf of that party or are affiliated with a law firm which  
24 has appeared on behalf of that party.

25          2.10 Party: any party to this action, including all of its officers, directors,  
26 employees, consultants, retained experts, and Outside Counsel of Record (and their  
27 support staffs).

2.11 Producing Party: a Party or Non-Party that produces Disclosure or Discovery Material in this action.

2.12 Professional Vendors: persons or entities that provide litigation support services (e.g., photocopying, videotaping, translating, preparing exhibits or demonstrations, and organizing, storing, or retrieving data in any form or medium) and their employees and subcontractors.

2.13 Protected Material: any Disclosure or Discovery Material that is designated as “CONFIDENTIAL.”

2.14 Receiving Party: a Party that receives Disclosure or Discovery Material from a Producing Party.

### 3. SCOPE

The protections conferred by this Stipulation and Order cover not only Protected Material (as defined above), but also (1) any information copied or extracted from Protected Material; (2) all copies, excerpts, summaries, or compilations of Protected Material; and (3) any testimony, conversations, or presentations by Parties or their Counsel that might reveal Protected Material. However, the protections conferred by this Stipulation and Order do not cover the following information: (a) any information that is in the public domain at the time of disclosure to a Receiving Party or becomes part of the public domain after its disclosure to a Receiving Party as a result of publication not involving a violation of this Order, including becoming part of the public record through trial or otherwise; and (b) any information known to the Receiving Party prior to the disclosure or obtained by the Receiving Party after the disclosure from a source who obtained the information lawfully and under no obligation of confidentiality to the Designating Party. Any use of Protected Material at trial shall be governed by a separate agreement or order.

1     4.     DURATION

2           Even after final disposition of this litigation, the confidentiality obligations  
3 imposed by this Order shall remain in effect until a Designating Party agrees otherwise  
4 in writing or a court order otherwise directs. Final disposition shall be deemed to be the  
5 later of (1) dismissal of all claims and defenses in this action, with or without prejudice;  
6 and (2) final judgment herein after the completion and exhaustion of all appeals,  
7 rehearings, remands, trials, or reviews of this action, including the time limits for filing  
8 any motions or applications for extension of time pursuant to applicable law.

9     5.     DESIGNATING PROTECTED MATERIAL

10          5.1     Exercise of Restraint and Care in Designating Material for Protection.

11       Each Party or Non-Party that designates information or items for protection under this  
12 Order must take care to limit any such designation to specific material that qualifies  
13 under the appropriate standards. The Designating Party must designate for protection  
14 only those parts of material, documents, items, or oral or written communications that  
15 qualify – so that other portions of the material, documents, items, or communications  
16 for which protection is not warranted are not swept unjustifiably within the ambit of  
17 this Order.

18       Mass, indiscriminate, or routinized designations are prohibited. Designations that  
19 are shown to be clearly unjustified or that have been made for an improper purpose  
20 (e.g., to unnecessarily encumber or retard the case development process or to impose  
21 unnecessary expenses and burdens on other parties) expose the Designating Party to  
22 sanctions.

23       If it comes to a Designating Party's attention that information or items that it  
24 designated for protection do not qualify for protection, that Designating Party must  
25 promptly notify all other Parties that it is withdrawing the mistaken designation.

26          5.2     Manner and Timing of Designations. Except as otherwise provided in  
27 this Order (see, e.g., second paragraph of section 5.2(a) below), or as otherwise  
28

1 stipulated or ordered, Disclosure or Discovery Material that qualifies for protection  
2 under this Order must be clearly so designated before the material is disclosed or  
3 produced.

4 Designation in conformity with this Order requires:

5 (a) For information in documentary form (e.g., paper or electronic  
6 documents, but excluding transcripts of depositions or other pretrial or trial  
7 proceedings), that the Producing Party affix the legend “CONFIDENTIAL” to each  
8 page that contains protected material. If only a portion or portions of the material on a  
9 page qualifies for protection, the Producing Party also must clearly identify the  
10 protected portion(s) (e.g., by making appropriate markings in the margins).

11 (b) for testimony given in deposition or in other pretrial or trial  
12 proceedings, that the Designating Party identify on the record, before the close of the  
13 deposition, hearing, or other proceeding, all protected testimony.

14 (c) for information produced in some form other than documentary and  
15 for any other tangible items, that the Producing Party affix in a prominent place on the  
16 exterior of the container or containers in which the information or item is stored the  
17 legend “CONFIDENTIAL.” If only a portion or portions of the information or item  
18 warrant protection, the Producing Party, to the extent practicable, shall identify the  
19 protected portion(s).

20 5.3 Inadvertent Failures to Designate. If timely corrected, an inadvertent  
21 failure to designate qualified information or items does not, standing alone, waive  
22 the Designating Party’s right to secure protection under this Order for such material.  
23 Upon timely correction of a designation, the Receiving Party must make reasonable  
24 efforts to assure that the material is treated in accordance with the provisions of this  
25 Order.

6. CHALLENGING CONFIDENTIALITY DESIGNATIONS

6.1 Timing of Challenges. Any Party or Non-Party may challenge a designation of confidentiality at any time. Unless a prompt challenge to a Designating Party's confidentiality designation is necessary to avoid foreseeable, substantial unfairness, unnecessary economic burdens, or a significant disruption or delay of the litigation, a Party does not waive its right to challenge a confidentiality designation by electing not to mount a challenge promptly after the original designation is disclosed.

6.2 Meet and Confer. The Challenging Party shall initiate the dispute resolution process by providing written notice of each designation it is challenging and describing the basis for each challenge. To avoid ambiguity as to whether a challenge has been made, the written notice must recite that the challenge to confidentiality is being made in accordance with this specific paragraph of the Protective Order. The parties shall attempt to resolve each challenge in good faith and must begin the process by conferring directly (in voice to voice dialogue; other forms of communication are not sufficient) within 14 days of the date of service of notice. In conferring, the Challenging Party must explain the basis for its belief that the confidentiality designation was not proper and must give the Designating Party an opportunity to review the designated material, to reconsider the circumstances, and, if no change in designation is offered, to explain the basis for the chosen designation. A Challenging Party may proceed to the next stage of the challenge process only if it has engaged in this meet and confer process first or establishes that the Designating Party is unwilling to participate in the meet and confer process in a timely manner.

6.3 Judicial Intervention. If the Parties cannot resolve a challenge without court intervention, the Designating Party shall file and serve a motion to retain confidentiality under Civil Local Rule 7 (and in compliance with Civil Local Rule 79-5, if applicable) within 21 days of the initial notice of challenge or within 14 days of the

1 parties agreeing that the meet and confer process will not resolve their dispute,  
2 whichever is earlier. Each such motion must be accompanied by a competent  
3 declaration affirming that the movant has complied with the meet and confer  
4 requirements imposed in the preceding paragraph. Failure by the Designating Party to  
5 make such a motion including the required declaration within 21 days (or 14 days, if  
6 applicable) shall automatically waive the confidentiality designation for each  
7 challenged designation. In addition, the Challenging Party may file a motion  
8 challenging a confidentiality designation at any time if there is good cause for doing so,  
9 including a challenge to the designation of a deposition transcript or any portions  
10 thereof. Any motion brought pursuant to this provision must be accompanied by a  
11 competent declaration affirming that the movant has complied with the meet and confer  
12 requirements imposed by the preceding paragraph.

13 The burden of persuasion in any such challenge proceeding shall be on the  
14 Designating Party. Frivolous challenges, and those made for an improper purpose (e.g.,  
15 to harass or impose unnecessary expenses and burdens on other parties) may expose the  
16 Challenging Party to sanctions. Unless the Designating Party has waived the  
17 confidentiality designation by failing to file a motion to retain confidentiality as  
18 described above, all parties shall continue to afford the material in question the level of  
19 protection to which it is entitled under the Producing Party's designation until the court  
20 rules on the challenge.

21 7. ACCESS TO AND USE OF PROTECTED MATERIAL

22 7.1 Basic Principles. A Receiving Party may use Protected Material that is  
23 disclosed or produced by another Party or by a Non-Party in connection with this  
24 case only for prosecuting, defending, or attempting to settle this litigation. Such  
25 Protected Material may be disclosed only to the categories of persons and under the  
26 conditions described in this Order. When the litigation has been terminated, a  
27  
28



1 Receiving Party must comply with the provisions of section 13 below (FINAL  
2 DISPOSITION).

3 Protected Material must be stored and maintained by a Receiving Party at a  
4 location and in a secure manner that ensures that access is limited to the persons  
5 authorized under this Order.

6 7.2 Disclosure of “CONFIDENTIAL” Information or Items. Unless  
7 otherwise ordered by the court or permitted in writing by the Designating Party, a  
8 Receiving Party may disclose any information or item designated  
9 “CONFIDENTIAL” only to:

10 (a) the Receiving Party’s Outside Counsel of Record in this action, as  
11 well as employees of said Outside Counsel of Record to whom it is reasonably  
12 necessary to disclose the information for this litigation and who have signed the  
13 “Acknowledgment and Agreement to Be Bound” that is attached hereto as Exhibit A;

14 (b) the officers, directors, and employees (including House Counsel) of  
15 the Receiving Party to whom disclosure is reasonably necessary for this litigation and  
16 who have signed the “Acknowledgment and Agreement to Be Bound” (Exhibit A);

17 (c) Experts (as defined in this Order) of the Receiving Party to whom  
18 disclosure is reasonably necessary for this litigation and who have signed the  
19 “Acknowledgment and Agreement to Be Bound” (Exhibit A);

20 (d) the court and its personnel;

21 (e) court reporters and their staff, professional jury or trial consultants,  
22 mock jurors, and Professional Vendors to whom disclosure is reasonably necessary for  
23 this litigation and who have signed the “Acknowledgment and Agreement to Be Bound”  
24 (Exhibit A);

25 (f) during their depositions, witnesses in the action to whom disclosure  
26 is reasonably necessary and who have signed the “Acknowledgment and Agreement to  
27 Be Bound” (Exhibit A), unless otherwise agreed by the Designating Party or ordered  
28



1 by the court. Pages of transcribed deposition testimony or exhibits to depositions that  
2 reveal Protected Material must be separately bound by the court reporter and may not  
3 be disclosed to anyone except as permitted under this Stipulated Protective Order.

4 (g) the author or recipient of a document containing the information or  
5 a custodian or other person who otherwise possessed or knew the information.

6 If a Party is served with a subpoena or a court order issued in other litigation that  
7 compels disclosure of any information or items designated in this action as  
8 “CONFIDENTIAL,” that Party must:

9 (a) promptly notify in writing the Designating Party. Such notification  
10 shall include a copy of the subpoena or court order;

11 (b) promptly notify in writing the party who caused the subpoena or  
12 order to issue in the other litigation that some or all of the material covered by the  
13 subpoena or order is subject to this Protective Order. Such notification shall include a  
14 copy of this Stipulated Protective Order; and

15 (c) cooperate with respect to all reasonable procedures sought to be  
16 pursued by the Designating Party whose Protected Material may be affected.

17 If the Designating Party timely seeks a protective order, the Party served with the  
18 subpoena or court order shall not produce any information designated in this action as  
19 “CONFIDENTIAL” before a determination by the court from which the subpoena or  
20 order issued, unless the Party has obtained the Designating Party’s permission. The  
21 Designating Party shall bear the burden and expense of seeking protection in that court  
22 of its confidential material – and nothing in these provisions should be construed as  
23 authorizing or encouraging a Receiving Party in this action to disobey a lawful directive  
24 from another court.

25 9. A NON-PARTY’S PROTECTED MATERIAL SOUGHT TO BE PRODUCED  
26 IN THIS LITIGATION

27 (a) The terms of this Order are applicable to information produced by a  
28

1 Non-Party in this action and designated as “CONFIDENTIAL.” Such information  
2 produced by Non-Parties in connection with this litigation is protected by the remedies  
3 and relief provided by this Order. Nothing in these provisions should be construed as  
4 prohibiting a Non-Party from seeking additional protections.

5 (b) In the event that a Party is required, by a valid discovery request, to  
6 produce a Non-Party’s confidential information in its possession, and the Party is  
7 subject to an agreement with the Non-Party not to produce the Non-Party’s confidential  
8 information, then the Party shall:

9 (1) promptly notify in writing the Requesting Party and the Non-  
10 Party that some or all of the information requested is subject to a confidentiality  
11 agreement with a Non-Party;

12 (2) promptly provide the Non-Party with a copy of the Stipulated  
13 Protective Order in this litigation, the relevant discovery request(s), and a reasonably  
14 specific description of the information requested; and

15 (3) make the information requested available for inspection by  
16 the Non-Party.

17 (c) If the Non-Party fails to object or seek a protective order from this  
18 court within 14 days of receiving the notice and accompanying information, the  
19 Receiving Party may produce the Non-Party’s confidential information responsive to  
20 the discovery request. If the Non-Party timely seeks a protective order, the Receiving  
21 Party shall not produce any information in its possession or control that is subject to the  
22 confidentiality agreement with the Non-Party before a determination by the court.  
23 Absent a court order to the contrary, the Non-Party shall bear the burden and expense  
24 of seeking protection in this court of its Protected Material.

25 10. UNAUTHORIZED DISCLOSURE OF PROTECTED MATERIAL

26 If a Receiving Party learns that, by inadvertence or otherwise, it has disclosed  
27 Protected Material to any person or in any circumstance not authorized under this  
28

1 Stipulated Protective Order, the Receiving Party must immediately (a) notify in writing  
2 the Designating Party of the unauthorized disclosures, (b) use its best efforts to retrieve  
3 all unauthorized copies of the Protected Material, (c) inform the person or persons to  
4 whom unauthorized disclosures were made of all the terms of this Order, and (d) request  
5 such person or persons to execute the “Acknowledgment and Agreement to Be Bound”  
6 that is attached hereto as Exhibit A.

7 11. INADVERTENT PRODUCTION OF PRIVILEGED OR OTHERWISE  
8 PROTECTED MATERIAL

9 When a Producing Party gives notice to Receiving Parties that certain  
10 inadvertently produced material is subject to a claim of privilege or other protection,  
11 the obligations of the Receiving Parties are those set forth in Federal Rule of Civil  
12 Procedure 26(b)(5)(B). This provision is not intended to modify whatever procedure  
13 may be established in an e-discovery order that provides for production without prior  
14 privilege review. Pursuant to Federal Rule of Evidence 502(d) and (e), insofar as the  
15 parties reach an agreement on the effect of disclosure of a communication or  
16 information covered by the attorney-client privilege or work product protection, the  
17 parties may incorporate their agreement in the stipulated protective order submitted to  
18 the court.

19 12. MISCELLANEOUS

20 12.1 Right to Further Relief. Nothing in this Order abridges the right of any  
21 person to seek its modification by the court in the future.

22 12.2 Right to Assert Other Objections. By stipulating to the entry of this  
23 Protective Order no Party waives any right it otherwise would have to object to  
24 disclosing or producing any information or item on any ground not addressed in this  
25 Stipulated Protective Order. Similarly, no Party waives any right to object on any  
26 ground to use in evidence of any of the material covered by this Protective Order.  
27  
28

12.3 Filing Protected Material. Without written permission from the Designating Party or a court order secured after appropriate notice to all interested persons, a Party may not file in the public record in this action any Protected Material. A Party that seeks to file under seal any Protected Material must comply with Civil Local Rule 79-5. Protected Material may only be filed under seal pursuant to a court order authorizing the sealing of the specific Protected Material at issue. Pursuant to Civil Local Rule 79-5, a sealing order will issue only upon a request establishing good cause or demonstrating compelling reasons why the strong presumption of public access in civil cases should be overcome. If a Receiving Party's request to file Protected Material under seal pursuant to Civil Local Rule 79-5 is denied by the court, then the Receiving Party may file the information in the public record pursuant to Civil Local Rule 79-5 unless otherwise instructed by the court.

13. FINAL DISPOSITION

Within 60 days after the final disposition of this action, as defined in paragraph 4, each Receiving Party must return all Protected Material to the Producing Party or destroy such material. As used in this subdivision, "all Protected Material" includes all copies, abstracts, compilations, summaries, and any other format reproducing or capturing any of the Protected Material. Whether the Protected Material is returned or destroyed, the Receiving Party must submit a written certification to the Producing Party (and, if not the same person or entity, to the Designating Party) by the 60 day deadline that (1) identifies (by category, where appropriate) all the Protected Material that was returned or destroyed and (2) affirms that the Receiving Party has not retained any copies, abstracts, compilations, summaries or any other format reproducing or capturing any of the Protected Material. Notwithstanding this provision, Counsel are entitled to retain an archival copy of all pleadings, motion papers, trial, deposition, and hearing transcripts, legal memoranda, correspondence, deposition and trial exhibits, expert reports, attorney work product, and consultant

1 and expert work product, even if such materials contain Protected Material. Any such  
2 archival copies that contain or constitute Protected Material remain subject to this  
3 Protective Order as set forth in Section 4 (DURATION).

4 IT IS SO STIPULATED, THROUGH COUNSEL OF RECORD.

5  
6 DATED: March 4, 2025

/s/Christopher J. Reichman  
Attorney for Plaintiff

7  
8  
9 DATED: March 4, 2025

/s/Harrison Brown  
Attorney for Defendant

10  
11  
12 PURSUANT TO STIPULATION, IT IS SO ORDERED.

13  
14  
15 March 11, 2025  
Dated

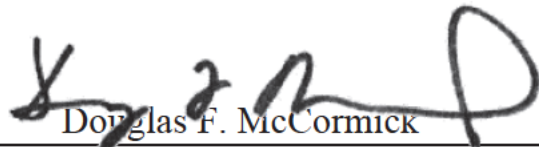
  
Douglas F. McCormick  
United States District/Magistrate Judge

EXHIBIT A

ACKNOWLEDGMENT AND AGREEMENT TO BE BOUND

I, \_\_\_\_\_, of \_\_\_\_\_, declare under penalty of perjury that I have read in its entirety and understand the Stipulated Protective Order that was issued by the United States District Court for the Central District of California on \_\_\_\_\_ in the case of *Sapan v. CrossCountry Mortgage, LLC*, Case No.: 8:24-cv-01064-JWH-DFM. I agree to comply with and to be bound by all the terms of this Stipulated Protective Order and I understand and acknowledge that failure to so comply could expose me to sanctions and punishment in the nature of contempt. I solemnly promise that I will not disclose in any manner any information or item that is subject to this Stipulated Protective Order to any person or entity except in strict compliance with the provisions of this Order.

I further agree to submit to the jurisdiction of the United States District Court for the Central District of California for the purpose of enforcing the terms of this Stipulated Protective Order, even if such enforcement proceedings occur after termination of this action.

I hereby appoint \_\_\_\_\_ of \_\_\_\_\_ as my California agent for service of process in connection with this action or any proceedings related to enforcement of this Stipulated Protective Order.

Date: \_\_\_\_\_

City and State where sworn and signed: \_\_\_\_\_

Printed name: \_\_\_\_\_

Signature: \_\_\_\_\_